

kynect and the Federally-facilitated Marketplace (FFM) for Agents:

Answering Transition Questions



Agenda

Answers to your questions

- Main Points
- Kentucky's transition to SBM-FP with timeline
- Transition Messaging
- Role of Agents in FFM Health Insurance Marketplace
- Helping Kentuckians Facilitate an enrollment
- Lessons Learned (Other states that have transitioned)
- Q and A

The Transition

Main Points

- Kentucky is on track to transition to the Federal Health Insurance Marketplace for 2017
- Agents are vital to the success of transition
- kynect will still be kynect
 - All 2016 plans will be in effect through 12/31/2016, will still be able to Report a Change
 - SHOP will continue until all 2016 plan year enrollments are completed
 - Staff
 - Website
 - Call Center
 - In-person Assistance
 - Events
- Same rules for APTC, Cost Sharing Reductions and eligibility in general
- Biweekly Meetings with stakeholders
 - Answer questions
 - Get feedback
- Regional Forums
- Training From FFM on Healthcare.gov and DCBS on benefind
- Importance of Message

Kentucky's Transition Messaging

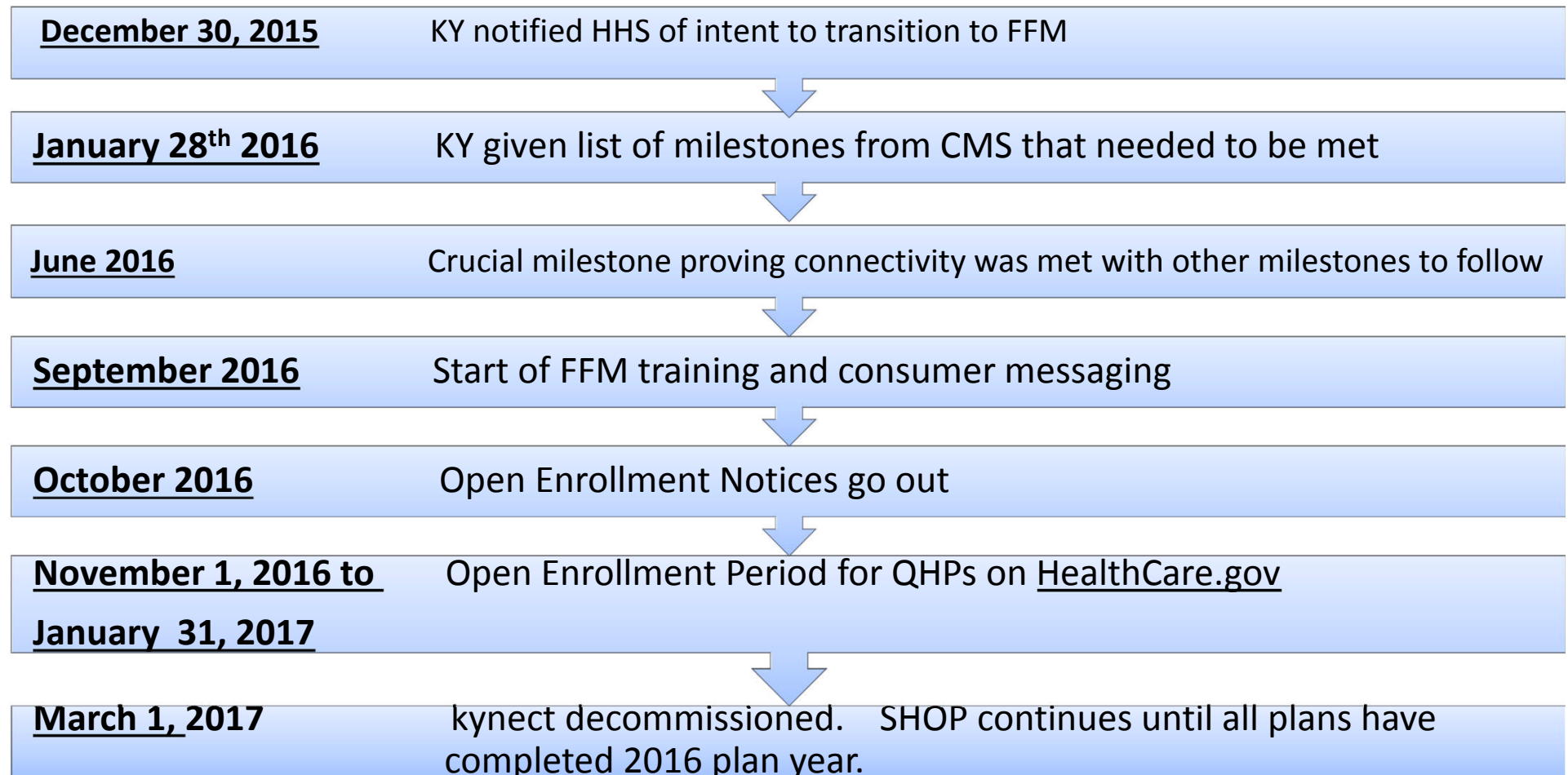
Consumer Questions and Suggested Responses:

“What’s going to happen to my insurance”?

You do not need to do anything now. Nothing is going to change with your current 2016 insurance. But for 2017 (if you have insurance) you will need to apply on the federal Health Insurance Marketplace (HealthCare.gov) instead of kynect. I can help you. You can also go online to HealthCare.gov or call their call center which is open 24/7. You’ll get a letter and other information about what to do and when to do it in October. Just give me a call.

**More anticipated Questions and Answers are available later in this webinar.*

Kentucky is in Process to Transition to FFM



The Difference Between SBM and SBM-FP

State-based Marketplace: Kentucky responsible for performing all Marketplace functions. Consumers apply for and enroll in coverage through kynect website established and maintained by Kentucky. Plan Years 2014 - 2016

State-based Marketplace - Federal Platform or SBM-FP: Kentucky considered to have a State-based Marketplace, responsible for performing all Marketplace functions, except that the state relies on the Federally-facilitated Marketplace IT platform (HealthCare.gov) for QHP enrollments. Plan Year 2017 -

Assessment State: Kentucky has decided to adopt the Assessment model for Medicaid eligibility determination. Kentucky will use the FFM for *initial* assessment of **Medicaid eligibility** but Kentucky's Medicaid agency, DCBS, makes the final Medicaid eligibility determination, including redeterminations. Plan Year 2017 -

Kentucky's Transition

Kentucky as SBM-FP



Kentucky will maintain a fully functioning website. kynect will direct QHP, APTC and CSR eligible individuals to HealthCare.gov and Medicaid/KCHIP eligible individuals to benefind.ky.gov.



Kentucky will maintain the kynect call center to provide basic information and to direct individuals to FFM/HealthCare.gov or to benefind.ky.gov. Support Professionals and Tier 2 lines will still be available.



Kentucky will maintain the DCBS call center for benefind and SSP.



kynect will continue to have an active staff, execute education and outreach plan, manage a similar application assister program and process 1095 forms.

Kentucky's Transition

Transition Summary

- Kentucky notified HHS
- Kentucky was given a list of milestones
- Kentucky has met each milestone to date
- Kentucky on track to transition to Federal Platform for next OEP November 1, 2016 to January 31, 2017
- Kentucky maintains all functionality for 2016, handles 2016 enrollments through March 1, 2017 and continues operating SHOP through 2017.

Messaging

Kentucky's Transition Messaging

Start with high level
“change is coming”
message

“There will
be help in KY
for people in
KY.”

“Changes will be
communicated
through notices,
postcards, social
media and other
outlets.”

“Things will
be okay.”

HELP IN KENTUCKY WILL STILL BE AVAILABLE!

There will still be insurance agents and
kynectors (application assisters).
You can still call kynect for help on
prescreening, how to enroll on FFM,
and benefind application.

kynect.ky.gov
will direct
you where to
go

“There will be
information
about what to
do and people
to help you do
it.”

“I will be
able to
help you.”

Kentucky's Transition Messaging

Consumer Questions and Suggested Responses:

“Is this going to happen”?

Kentucky is on track to move to the federal Health Insurance Marketplace or HealthCare.gov for 2017. But, you will still be able to get help with enrolling here in Kentucky.

“Is kynect going away”?

Nothing is changing for your 2016 enrollment. For 2017, you can still go to kynect to get help applying. And, the website, call center, kynectors and agents will still be able to help you. 2017 insurance coverage will be online through the federal Health Insurance Marketplace. You can go online to HealthCare.gov, call the federal call center 24/7, or get help from an agent (like me) or a kynector here in Kentucky.

“What’s going to happen to my insurance”?

You do not need to do anything now. Nothing is going to change with your current 2016 insurance. But for 2017 (if you have insurance) you will need to apply on the federal Health Insurance Marketplace (HealthCare.gov) instead of kynect. I can help you. You can also go online to HealthCare.gov or call their call center which is open 24/7. You’ll get a letter and other information about what to do and when to do it in October. Just give me a call.

Kentucky's Transition Messaging

Consumer Questions and Suggested Responses:

“Will you still be able to help me”?

Yes, insurance agents will be helping with applications just like we've done in the past. kynectors (application assisters) will also be available.

“Will I lose my payment assistance”?

The federal Health Insurance Marketplace (HealthCare.gov) will determine your payment assistance just like kynect did. They will also pay it straight to the insurance company so you have a lower premium each month just like with kynect.

“Is my insurance going to be more expensive next year”?

Possibly, because insurance rates tend to go up every year. But on HealthCare.gov, I'll be able to help you shop for plans at different prices and with different companies.

“Can I keep my same plan”?

You may be able to, but I don't know. The insurance plans that will be available for 2017 have not been made public yet.

Kentucky's Transition Messaging

Consumer Questions and Suggested Responses:

“When do I need to enroll on HealthCare.gov”?

Open Enrollment starts November 1st and ends January 31st, 2017. If you want your insurance to start on January 1st, you need to enroll by December 15th.

“What do I do if my family has both KCHIP and insurance”?

Your family members that have insurance will need to apply on the federal Health Insurance Marketplace (HealthCare.gov) during open enrollment. Those that have Medicaid or KCHIP don't have to do anything until it is time for them to recertify that they are still eligible for Medicaid. I can help you enroll.

“What is benefind”?

benefind is Kentucky's self-service website for Medicaid, KCHIP, SNAP, K-TAP and other Medicaid programs. It is designed to help you apply without having to go to a DCBS office. If you have Medicaid or your kids have KCHIP, a kynector can help you enroll using benefind.ky.gov. I'm happy to recommend one in your county.

“If I have Medicaid, do I go to HealthCare.gov”?

No, you don't have to. You can go to kynect or to benefind.ky.gov to start, update or manage your application.

Transition Messaging Reminder

Per CMS- no written messaging of any kind can be given out to clients until approved at the federal level.

Kentucky's Transition Plan

July-August

Research and plan transition messaging



September

Consumer testing on transition site begins

Media plan submitted to CMS for approval

Text enrollment begins at outreach events, etc.

Agents and assisters provided current QHP client lists



September-October

Hold regional forums for agents, assisters, and issuers

Start rollout of transition campaign

Kentucky's Transition Plan

October

Anticipated start of FFM media efforts

Transition messaging begins on social media and notices

Complete marketing materials distribution

Launch creative materials, in-field outreach efforts

Call center workers begin transition scripting and prescreening

Special message starts on toll free kynect line

November

Go live of kynect.ky.gov website enabling transition to healthcare.gov and benefind.ky.gov

January 2017

January 31 2017 end of OEP

March 2017 Final transition with exception of SHOP

Kentucky's Transition Messaging

Message strategies

Website

Kynect.ky.gov as
launch pad to
healthcare.gov and
to benefind.ky.gov

Social Media

May include
Facebook
Twitter
YouTube
Linkedin
to promote events,
deadline
reminders and
guidance

Text Campaign

Launch a
campaign to
gather a robust
contact list to
communicate
relevant
messages

Call Center

kynect will
continue to have
current toll free
number to
answer
questions and
provide
education.

Marketing

Includes all
creative materials
such as
advertising.
Will coordinate
with Federal
efforts.
E-newsletter
Postcards
Posters
Handouts
Other collateral

Kentucky's Transition Messaging

Message strategies

Libraries

kynect
developing a
closer
partnership
with public
libraries.

List

We will provide
you with a list
of your clients
enrolled in
QHPs for
individual
contact to help
them apply on
FFM.

Events

State Fair

Library events

Community-based
Organizations

Retail
partnerships such
as CVS

HealthCare.gov

HealthCare.gov
has vigorous
advertising
campaigns that
are anticipated
for Kentucky.

HealthCare.gov

Toolkit available
with print
materials and
advertising
guides.

Agents in the FFM

Agents in the FFM

Agents will:

- **Inform QHP clients of need to apply on HealthCare.gov**
- **Assist clients with applications and enrollment**
- **Assist clients with understanding coverage options**
- **Recommend the best plan for clients**

Agents in the FFM

How to Become Certified

There are two separate certifications:

1. **QHP: managed through HealthCare.gov (available late August/September)**
2. **Medicaid/KCHIP: benefind training provided by DCBS (availability to be determined)**

If you want to assist clients with Medicaid or KCHIP (for example; a mixed household) you will need the additional benefind training.

Agents in the FFM

Working with Issuers on the FFM

QHP issuers have authority over their affiliated agents and brokers via the appointment process. QHP issuers must check all of their appointed agents' and brokers' state licensure status and verify they fulfilled the FFM registration requirements before allowing them to access the issuers tools and assist consumers via the issuer based pathway.

Agents in the FFM

Training and Timeline

FFM

- kynect has requested Instructor Lead Training for kynectors and Agents and are awaiting a final response. Online, modular training will be available.
- The amount of time it takes to complete the training will vary from person to person.
- Historically FFM training material is available in late August to early September.
- kynect will assist you with how to certify on the FFM

Benefind

- kynect will provide guidance on navigating KHBE's new training portal and kynect's new landing page. kynect will help in informing you of benefind training from DCBS and communicate the timeline to you.

Agents in the FFM

Toolkit

Agents have access to resources provided by CMS including:

- Training Resources
- Fact Sheets
- Sample Forms
- Regulations and Guidance
- Webinars
- Newsletters

GET IMPORTANT NEWS & UPDATES

Sign up for email and text updates to get deadline reminders and other important information.

SIGN UP

[PRIVACY POLICY](#)

HEALTHCARE.GOV BLOG

June 23

Having a baby? You may be able to get or change health insurance outside Open Enrollment

June 09

Attention: Report household and income changes to the Marketplace

SEE MORE

RESOURCES

About the Affordable Care Act

Regulatory and Policy
Information

For Navigators, Assistants &
Partners

For Agents & Brokers

For the Media

For Researchers

For States

Information in other languages

CONNECT WITH US

 Questions? Call 1-800-318-2596

 Find Local Help

 Visit the HealthCare.gov blog



[SITEMAP](#) | [GLOSSARY](#) | [CONTACT US](#) | [ARCHIVE](#)

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A federal government website managed by the
U.S. Centers for Medicare & Medicaid Services.
7500 Security Boulevard, Baltimore, MD 21244



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Government Made Easy

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Kynect
Kentucky's Healthcare Connection

Medicare

Medicaid/CHIP

Medicare-Medicaid
Coordination

Private
Insurance

Innovation
Center

Regulations &
Guidance

Research, Statistics,
Data & Systems

Outreach &
Education

[CCIIO Home](#) > [Health Insurance Marketplaces](#) > [Resources for Agents and Brokers in the Health Insurance Marketplaces](#)

CCIIO

Programs and Initiatives

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[Health Insurance
Marketplaces](#)

[In-Person Assistance in
the Health Insurance
Marketplaces](#)

[Qualified Health Plans](#)

[State Marketplace
Resources](#)

[Small Business Health
Options Program
\(SHOP\)](#)

[Insurance Programs](#)

[Other Insurance Protections](#)

[State Innovation Waivers](#)

The Center for Consumer Information & Insurance Oversight

Resources for Agents and Brokers in the Health Insurance Marketplaces

Contents

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- [Plan Year 2016 Open Enrollment](#)
- [Registration for the Federally-facilitated Individual Marketplace and the Small Business Health Options Program \(SHOP\) Marketplace](#)
- [CMS-approved Vendors offering Plan Year 2016 FFM Agent and Broker Training](#)
- [Agent and Broker Federally-Facilitated Marketplace \(FFM\) Registration Completion List](#)
- [Agent and Broker Federally-Facilitated Marketplace \(FFM\) Registration Termination List](#)
- [Web-broker Program for FFM Agents and Brokers](#)
- [Web-broker List](#)
- [Eligibility Application and Enrollment](#)
- [SHOP Marketplace-Specific Resources](#)
- [Links to Agent and Broker Industry Trade Associations](#)

[Background](#)

Agents in the FFM

Resources for the FFM

Healthcare.gov

<https://www.healthcare.gov/>

CMS.gov

<https://www.cms.gov/ccio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>

Facilitating an Enrollment

Facilitating an Enrollment

Where Do I Start?

kynect.ky.gov

- You can still access the 2016 kynect website through 02/28/2017.
- The existing kynect landing page will be used until 11/1/16 with an announcements feature to notify users about 2017 Open Enrollment

[Welcome](#)
[Individuals & Families](#)
[Small Business](#)
[Insurance Agents](#)
[kynectors](#)
[Tax Information](#)

Beginning November 1st 2016 kynect.ky.gov will have a new look.

Open Enrollment Period for plan year 2017 is November 1, 2016 to January 31st, 2017.

There will be no passive renewals for Health Insurance Plans this year.

All QHP qualified individuals must complete an application and enroll at HealthCare.gov for 2017 coverage.

When you visit kynect.ky.gov after November 1st, you will still be able to manage your 2016 enrollment and search for local assistance. You can use the prescreening tool to learn more about coverage options you may qualify for and be directed where to apply.

For questions about these changes and how to get coverage call Customer Service at 855-4kynect(459-6328).

Welcome to kynect, Kentucky's Healthcare Connection.

[Find Agent or kynector](#)

Quality health coverage. For every Kentuckian.

Get Kynected. On the go.

[Download the free kynect mobile app](#)



Renewing Insurance?
You're eligible to sign up for
kynect today and may qualify
for discounts.

[Get Answers](#)

Facilitating an Enrollment

Where Do I Start?

kynect.ky.gov

- The *new* kynect landing page will be effective on November 1, 2016

Welcome

Individuals & Families

Small Business

Insurance Agents

kynectors

Tax Information

Get Help In-Person. Click below to get help from people in Kentucky trained to help you enroll in health insurance plans, Medicaid and KCHIP.

[kynectors/Application Assistors](#)

[Insurance Agents](#)

2016

Click Here for 2016 Health Coverage.

Report life changing events and request special enrollments for existing 2016 coverage.

2017

Click Here for 2017 Health Coverage.

Find out which coverage you qualify for and get enrolled: Medicaid, KCHIP, and Health Insurance Plans.

Are you a Small Business Employer or Employee?
Click here to get information about your 2016 and 2017 coverage.

Facilitating an Enrollment

kynect.ky.gov

Get Help In-Person. Click below to get help from people in Kentucky trained to help you enroll in health insurance plans, Medicaid and KCHIP.

kynectors/Application Assistors

Insurance Agents



***kynect will link individuals to healthcare.gov search page.
Searches on HealthCare.gov are by Zip Code, city or state only.***

HealthCare.gov

Find someone nearby to help you apply.

People and groups in your community can help you apply, pick a plan, and enroll – all for free. Most are available to meet in-person.

Enter your ZIP code or city and state

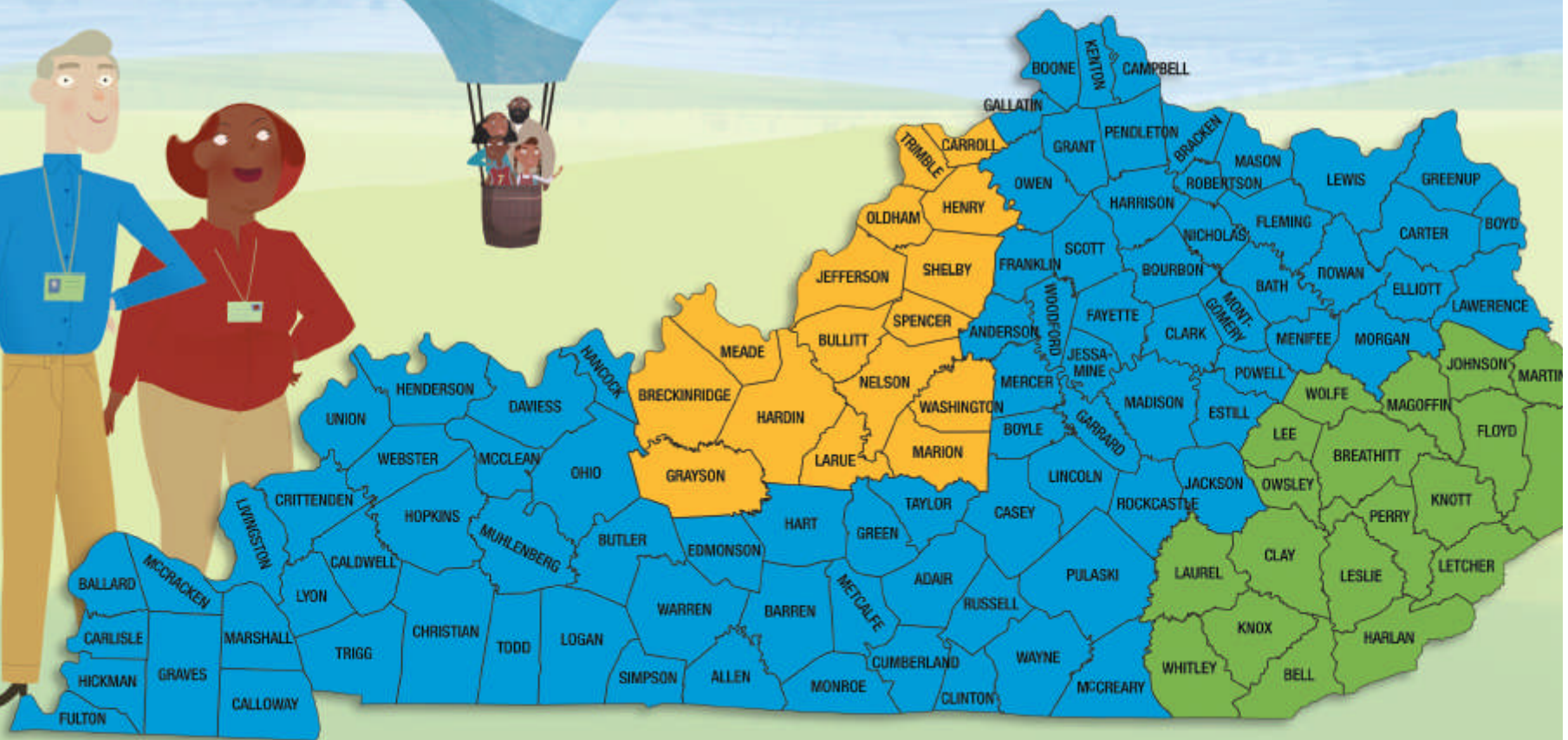
e.g., '33109' or 'Austin, TX'

NEXT

kynect

Kentucky's Healthcare Connection
kynect.ky.gov

Contact your local kynector agency.

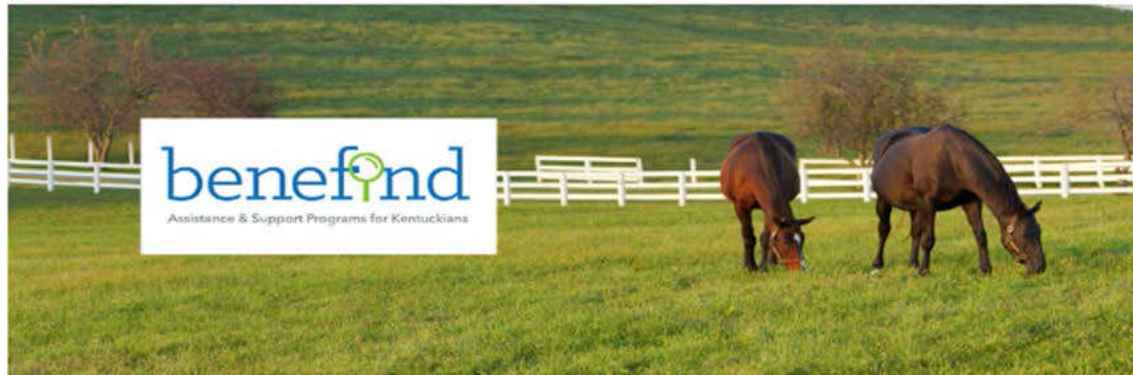


Facilitating an Enrollment

Where Do I Start?

benefind.ky.gov

- benefind is Kentucky's portal to apply for assistance and support programs.
- Medicaid/KCHIP eligible individuals
- If someone applies through benefind but qualifies for a QHP, their application will transfer to the FFM.



Welcome to benefind

benefind allows Kentucky's families to easily access public assistance benefits and information 24/7 through an online application and account. The goal of Kentucky's public assistance programs is to build strong families and obtain services such as food, cash and medical assistance to become self-sufficient. You can use benefind from any computer that has internet access.

Assistance Programs

- Supplemental Nutrition Assistance Program (SNAP) - helps individuals and families stretch their food budget and buy healthy foods.
- Kentucky Transitional Assistance Program (KTAP) - provides cash assistance to families with children to help pay for basic needs such as rent, utilities, and other household expenses.
- Medicaid - offers assistance to help cover costs for needed medical care including preventive health care.

How can benefind help me?

Through benefind, individuals and families can:

- Prescreen to determine if you and your family may be eligible for benefits;
- Start an application for benefits;
- Access and review basic information about your benefits;
- Report changes to your benefit case;
- Submit requested verification documents; and
- View all electronic notices and correspondence related to your case.

Check for Eligibility

Let's Get Started

When you submit your application or report a change, the information will be sent to the Department for Community Based Services (DCBS) for processing. An interview may be needed to obtain any other information needed to determine your eligibility.

Please Note: You may want to allow two weeks before calling to check on the status of your application.

If you do not want to utilize benefind, you may also make an application or report a change by:

Contact the DCBS Family Support Call Center at 1-855-306-8959.

Mail or fax a hardcopy [application](#) to

DCBS Family Support

P.O. Box 2104

Frankfort KY 40602

Fax Number: 502-573-2007.

Click [here](#) if you would like to get help from people in Kentucky trained to help you enroll.



Facilitating an Enrollment

Where Do I Start?

healthcare.gov

- All QHP applications will need to be entered and submitted through healthcare.gov. **No previous year information will transfer to healthcare.gov.**
- If an individual applies on healthcare.gov but potentially qualifies for Medicaid, their application information will transfer to benefind. DCBS may need further information and/or an interview to complete enrollment.
- Agents and Brokers can help consumers enroll using HealthCare.gov or by using a QHP issuer's or web-broker's website.

HChttps://www.healthcare.gov/MSN.co...KHBE Tr...tris.eku.e...tris.eku.e...messagi...marketpl...marketpl...Applicati...Notices |...HC Get 2...x

HealthCare.govIndividuals & FamiliesSmall BusinessesLog inEspañol


Get CoverageChange or Update Your PlanGet Answers ▾SearchSEARCH


Need health insurance? See if you qualify


You can enroll in or change plans if you have certain life changes, or qualify for Medicaid or CHIP


SEE IF I CAN ENROLLSEE IF I CAN CHANGE


[Want a quick overview first?](#)

NEED TO SUBMIT DOCUMENTS TO VERIFY INFORMATION?SEE HOW TO VERIFY

FIND YOUR 1095-ASEE HOW

GET 2015 EXEMPTIONSFIND EXEMPTIONS

INCOME/LIFE CHANGE?UPDATE NOW

CONTACT USGO

Facilitating an Enrollment

Where Do I Start?

Special Circumstances may require you to go to both [HealthCare.gov](https://www.healthcare.gov) and [benefind.ky.gov](https://www.benefind.ky.gov)

For mixed eligibility households (example: parent QHP and children KCHIP):

Currently our best recommendation is to enroll the parents as early in open enrollment as possible on [HealthCare.gov](https://www.healthcare.gov). The kids stay on [benefind](https://www.benefind.ky.gov) until their recertification date.

For individuals with new enrollments on the cusp of QHP eligibility:

Currently our best recommendation is to enroll them as early as possible (early November) in [HealthCare.gov](https://www.healthcare.gov). If they are potentially eligible for Medicaid, the FFM will transfer their file to DCBS.

Facilitating an Enrollment

YOU DO NOT NEED TO GO TO EACH WEBSITE

kynect.ky.gov

- Prescreening, finding local assister, 2016 information, portal to other sites

healthcare.gov

- All QHP applications will need to be entered and submitted through healthcare.gov. No previous year information will transfer to healthcare.gov.
- If an individual applies on healthcare.gov but potentially qualifies for Medicaid, their application information will transfer to benefind.

benefind.ky.gov

- Medicaid eligible individuals

** Agents will have their kynect dashboard for benefind and SHOP*

Facilitating an Enrollment

Enrollment Steps

There will be no passive QHP enrollments for plan year 2017 or transfer of client information to Federal database.

kynect will share best steps to follow for different types of clients.

Application on [HealthCare.gov](https://www.healthcare.gov) is very similar to the application questions you are already using.

There is a screen in the [HealthCare.gov](https://www.healthcare.gov) application to enter your name and National Producer Number (NPN) number when assisting a client. This is not the same as being associated with a case in kynect.

Facilitating an Enrollment

Enrollment Steps

ID Proofing is through the online system. We are talking to CMS about manual ID proofing.

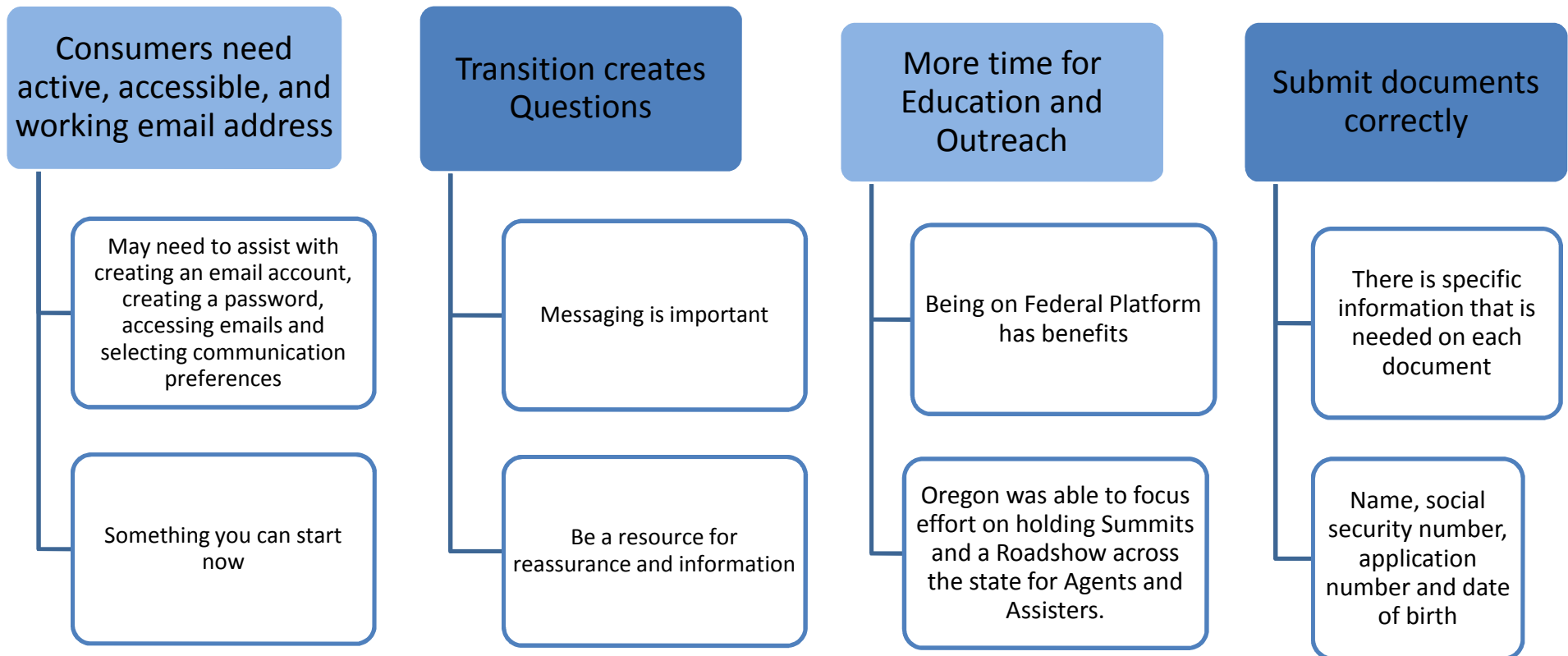
Appeals process available on [HealthCare.gov](https://www.healthcare.gov)

Marketplace Call Center operates 24/7

Lessons Learned

Other States Who've Transitioned: Lessons Learned

Oregon, Hawaii, Nevada and New Mexico have transitioned from a SBM to SBM-FP.



Questions

We know that you have many more questions.

- This is the first in a planned series of informational webinars.
- We have shared everything we currently can with you.
- More detail will come on how the transition message will be conveyed to consumers and the agent role in that communication.
- Per CMS, we can answer questions from consumers, but not provide them with any written material until September.
- More detail will also come on how to help your clients with RFIs, work with client email accounts, and represent your clients while talking to the federal call center.
- What are your questions about this webinar?

Thank you